

Fill in this information to identify the case:

Debtor 1 Lawrence Tyler, aka Lawrence V. Tyler

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Ohio

Case number 16-15068-aih

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association as

Name of creditor: Trustee of the Tiki Series III Trust

Court claim no. (if known): 5-1

Last 4 digits of any number you use to identify the debtor's account: 1 8 9 2

Date of payment change:
Must be at least 21 days after date of this notice 02/01/2021

New total payment: \$ 849.51
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 415.04

New escrow payment: \$ 291.85

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Molly Slutsky Simons

Signature

Date 11/20/2020

Print: Molly Slutsky Simons
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com

SN Servicing Corporation

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: November 16, 2020

LAWRENCE TYLER
4902 ANNENETTE PL
WARRENSVILLE OH 44128

Loan: [REDACTED]

Property Address:
4902 ANNENETTE PLACE
WARRENSVILLE, OH 44128

Annual Escrow Account Disclosure Statement
Account History

This is a statement of actual activity in your escrow account from Jan 2020 to Dec 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Feb 01, 2021:	Escrow Balance Calculation
Principal & Interest Pmt:	557.66	557.66	Due Date: Feb 01, 2021
Escrow Payment:	415.04	291.85	Escrow Balance: 2,281.25
Other Funds Payment:	0.00	0.00	Anticipated Pmts to Escrow: 0.00
Assistance Payment (-):	0.00	0.00	Anticipated Pmts from Escrow (-): 143.38
Reserve Acct Payment:	0.00	0.00	Anticipated Escrow Balance: \$2,137.87
Total Payment:	\$972.70	\$849.51	

Date	Payments to Escrow		Payments From Escrow			Escrow Balance	
	Anticipated	Actual	Anticipated	Actual	Description	Required	Actual
Jan 2020			1,685.11	1,320.96	* County Tax	2,408.44	1,156.95
Jan 2020		415.04	74.97	74.52	* Forced Place Insur	723.33	(164.01)
Feb 2020	366.66	415.04	74.97	73.85	* Forced Place Insur	648.36	176.51
Mar 2020	366.66	415.04	74.97	73.19	* Forced Place Insur	940.05	517.70
Apr 2020	366.66	415.04	74.97	72.80	* Forced Place Insur	1,231.74	859.55
May 2020	366.66	415.04	74.97	72.55	* Forced Place Insur	1,523.43	1,201.79
Jun 2020	366.66	415.04	74.97	72.41	* Forced Place Insur	1,815.12	1,544.28
Jul 2020	366.66		1,815.13	1,320.96	* County Tax	2,106.81	1,886.91
Jul 2020		415.04	74.97	72.27	* Forced Place Insur	658.34	565.95
Aug 2020	366.66	415.04	74.97	72.12	* Forced Place Insur	583.37	908.72
Sep 2020	366.66	415.04	74.97	71.98	* Forced Place Insur	875.06	1,251.64
Oct 2020	366.66	415.04	74.97	71.84	* Forced Place Insur	1,166.75	1,594.70
Nov 2020	366.66	415.04	74.97	71.69	* Forced Place Insur	1,458.44	1,937.90
Dec 2020	366.66		74.97		* Forced Place Insur	1,750.13	2,281.25
					Anticipated Transactions	2,041.82	2,281.25
Nov 2020			71.69		Forced Place Insur		2,209.56
Dec 2020			71.69		Forced Place Insur		2,137.87
	\$4,033.26	\$4,565.44	\$4,399.88	\$3,584.52			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 4,399.88. Under Federal law, your lowest monthly balance should not have exceeded 733.31 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are

silent on this issue.

Analysis Date: November 16, 2020

LAWRENCE TYLER

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Jan 2021		1,320.96	Starting Balance	2,137.87	1,832.97
Jan 2021		71.69	County Tax	816.91	512.01
Feb 2021	291.85	71.69	Forced Place Insur	745.22	440.32
Mar 2021	291.85	71.69	Forced Place Insur	965.38	660.48
Apr 2021	291.85	71.69	Forced Place Insur	1,185.54	880.64
May 2021	291.85	71.69	Forced Place Insur	1,405.70	1,100.80
Jun 2021	291.85	71.69	Forced Place Insur	1,625.86	1,320.96
Jul 2021	291.85	71.69	Forced Place Insur	1,846.02	1,541.12
Jul 2021	291.85	1,320.96	County Tax	816.91	512.01
Aug 2021	291.85	71.69	Forced Place Insur	745.22	440.32
Sep 2021	291.85	71.69	Forced Place Insur	965.38	660.48
Oct 2021	291.85	71.69	Forced Place Insur	1,185.54	880.64
Nov 2021	291.85	71.69	Forced Place Insur	1,405.70	1,100.80
Dec 2021	291.85	71.69	Forced Place Insur	1,625.86	1,320.96
				1,846.02	1,541.12
	<u>\$3,210.35</u>	<u>\$3,502.20</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 440.32. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 583.70 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,137.87. Your starting balance (escrow balance required) according to this analysis should be \$1,832.97. This means you have a surplus of 304.90. This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. We are sending you a check for the surplus.

We anticipate the total of your coming year bills to be 3,502.20. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	291.85
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$291.85</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
CLEVELAND DIVISION**

In Re:

Case No. 16-15068-aih

Lawrence Tyler, aka Lawrence V. Tyler

Chapter 13

Debtor

Judge Arthur I. Harris

CERTIFICATE OF SERVICE

I certify that on November 20, 2020, a true and correct copy of this Notice of Mortgage Payment Change was served:

Via the Court's ECF System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

Melissa L. Resar, Debtor's Counsel
mresar@ohiolegalclinic.com

Alexander V. Sarady, Debtor's Counsel
asarady@ohiolegalclinic.com

Lauren A. Helbling, Trustee
Ch13shopneck@ch13cleve.com

Office of the U.S. Trustee
(registeredaddress)@usdoj.gov

And by regular U.S. Mail, postage pre-paid on:

Lawrence Tyler, aka Lawrence V. Tyler, Debtor
4902 Annette Place
Warrensville Hts., OH 44128

Respectfully Submitted,

/s/ Molly Slutsky Simons

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